

Quarterly MSB Newsletter

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division

Quarterly Summary of Money Service Businesses Activities for the Period Ending December 31, 2011

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Check Seller and Money Transmitter License Renewal Deadline

Thank you to those licensees who completed the online license renewal and sent in supporting documentation in a timely manner. **The expiration date for all check seller and money transmitter licenses was December 31, 2011.**

REMINDER FOR THE NEW YEAR: New surety bonds or bond continuation certificates are due December 1. As part of the 2013 license renewal, the Department requests that licensees plan to submit new surety bonds or continuation certificates to this office by December 1, 2012. Submitting your bond documents to the Department by December 1, helps ensure that your license will be renewed on time and before license expiration.

Licensees are also reminded that Georgia law, specifically O.C.G.A. Section 7-1-687.1, requires that each licensee shall make, keep, and reserve for a period of five years, a general ledger which shall be posted at least monthly containing all assets, liabilities, capital, and income and expense accounts. The general ledger required by law can be generated internally or by an outside bookkeeper or accountant.



If you have questions, please contact Teresa Koeppel at (770) 986-1639 or via e-mail at msb@dbf.state.ga.us. Please be sure to include your license number on any communication with the Department. This will allow us to assist you more quickly and efficiently.

Semi-Annual Reporting: Check Sellers and Money Transmitters

By now, all Check Seller and Money Transmitter licensees should have received the Department's e-mail regarding Semi-Annual Reporting. These reports must be made by the licensee through the Department's on-line reporting system. The report that is due covers the period of July 1, 2011 through December 31, 2011.

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Semi-Annual Reporting: Check Sellers and Money Transmitters

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Passwords for accessing the online reporting system are e-mailed to the licensee's primary contact listed in the Department's records. The licensee may change the password at any time. Please make certain that the e-mail the Department has on file for your company is correct.

- ◆ The online system for Check Seller Semi-Annual Reporting is found at: <https://bkgfin.dbf.state.ga.us/CSSemiAnnualReport.html>
- ◆ The online system for Money Transmitter Semi-Annual Reporting is found at: <https://bkgfin.dbf.state.ga.us/MTSemiAnnualReport.html>

Licensees should ensure that their average outstanding checks and outstanding transactions are calculated correctly. During 2012, licensees may be contacted to provide proof of the outstandings shown on the Semi-Annual Reports. **Licensees must complete the semi-annual reporting by March 1, 2012.** Any licensee not filing a report by that date may be subject to a fine, administrative action, or both.

Disaster Recovery / Business Continuity Planning

Does your business have an information technology (IT) backup plan or business continuity plan that details how it will operate in the event of an emergency or disaster? What do you do when your business's computer systems stop working, are damaged by a disaster or stolen? How will you access your business transactions, copies of checks or wire transmissions?

Businesses large and small often generate large amounts of data and data that can change throughout the workday. As a result of hardware failure or human error, data can be lost, corrupted, or compromised or can be stolen as a result of hacking. Loss or corruption of data can have a significant impact on your business if you do not have an IT backup plan. Therefore, a plan for data backup and restoration of electronic information is essential. This plan should include a strategy to ensure that all critical information is backed up. Developing a data backup strategy generally begins with identifying what data to backup, selecting and implementing hardware and software backup procedures, scheduling and conducting backups and periodically validating that data has been accurately backed up. Depending on the size and complexity of your business, your data backup plan may be as simple as maintaining duplicate copies of your data on-site and off-site on a daily basis. Data should be backed up as frequently as necessary to ensure that if it is lost, it is not unacceptable to the business. The use of tapes, cartridges and large capacity USB drives with integrated data backup software are safe and effective to backup data. Many software vendors offer online data backup services including storage in the "cloud," which is a cost-effective resource for businesses with an internet connection to make use of.

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Disaster Recovery / Business Continuity Planning

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In addition to data and IT resources, businesses must be prepared for problems with their physical facilities and employees. Business continuity and disaster recovery planning must account for both man-made and natural disasters. You should plan in advance to manage any emergency. Be prepared to assess the situation and use common sense and available resources to take care of yourself, your co-workers and your business. Consider what it will take to get the business up and running if the building catches fire or becomes unavailable for any reason. Consider what it will take to operate if employees are homebound. Businesses should evaluate their needs and document a detailed plan or a process to follow in the event of an emergency or disaster situation. As a general rule, plans should be reviewed for accuracy and completeness at least annually or more frequently if a significant change occurs.

Upcoming 2012 State Holidays

Holiday Name	Date Observed
Martin Luther King Jr.'s Birthday	January 16 th – Monday
Robert E. Lee's Birthday	January 19 th – Thursday Will be observed on Friday, November 23 rd
Washington's Birthday	February 20 th - Monday Will be observed on Monday, December 24 th
Confederate Memorial Day	April 26 th – Thursday Will be observed on Monday, April 23 rd
Memorial Day	May 28 th – Monday
Independence Day	July 4 th – Wednesday
Labor Day	September 3 rd – Monday
Columbus Day	October 8 th – Monday
Veterans' Day	November 12 th – Monday
Thanksgiving Day	November 22 nd – Thursday Lee's Birthday will be observed on Friday, November 23 rd
Christmas Day	December 25 th – Tuesday Washington's Birthday will be observed on Monday, Dec. 24 th

Check Cashing Class

Every other month the Department offers a class on the MSB rules to all check cashers. **There is no cost for the class** and it is a great way to learn about Georgia law, Department regulations, the Bank Secrecy Act (BSA) and Anti-Money Laundering requirements. During examinations, those who have attended the class have stated that the knowledge and information they gained helped prevent violations and avoid the imposition of fines. As a further benefit, the Department provides a certificate of attendance that licensees may use as evidence of training received on BSA and Anti-Money Laundering.

Upcoming classes are scheduled for 10:00am on the following days in 2012: 1/17, 3/20 and 5/15. The **one-hour class** is held at the Department's [main office](#). The class is limited to a maximum of seven attendees, **so you must make an advance reservation for a seat by emailing msb@dbf.state.ga.us or tkoeppel@dbf.state.ga.us** at least five days before the class is held.

During the second quarter of 2012, the Department plans to schedule a check cashing class at State Offices South at Tift College, Forsyth, Georgia, so licensees outside of the metro Atlanta area will not have to travel to the Department's main office to attend it. If you are interested in attending a check cashing class at the State Offices South at Tift College location, please email tkoeppel@dbf.state.ga.us. Reserve your seat NOW! We look forward to seeing you.

LICENSED AND REGISTERED CHECK CASHERS APPROVED OR REINSTATED DURING THE 4TH QUARTER OF 2011

LIC#	CODE	NAME	DBA	CITY	ST	ORIGINAL APPROVAL	REINSTATED
22940	R	Jai Mataji, LLC	Country Store	Cedartown	GA	10/15/2007	11/01/2011
30443	R	J. S. Khodiyar, LLC	Quick Stop #3	Ashburn	GA	09/08/2010	11/30/2011
30444	R	Jay Shree Khodiyar, Inc.	Quick Stop	Tifton	GA	09/08/2010	11/30/2011
30695	R	B&J Beverage, Inc.	EZ Bottle Shop	Madison	GA	10/12/2010	12/01/2011
31043	R	Pratima Enterprises, LLC	Route 20 Citgo	Lawrenceville	GA	12/29/2010	12/05/2011
21195	R	Shree Yogeshwar, Inc.	Gary's Food Mart	Statesboro	GA	02/09/2006	12/12/2011
24013	R	Shree Gogaji Krupa, LLC	Parkway Bottle Shoppe	Forest Park	GA	06/29/2009	12/13/2011
33048	R	Ramona Chandler Mobley, LLC	Mobley's Package Shop	Girard	GA	10/03/2011	
33049	L	William T. McLendon	Loy's Check Cashing	Pearson	GA	10/04/2011	
33050	R	Rikin N Rema, Inc.	West Rome Food Mart	Rome	GA	10/04/2011	
33059	R	Indusa Beverage, Inc.	The Liquor Locker	Albany	GA	10/05/2011	
33060	L	Jai Baliyade V, Inc.	A-Night Hi-Tech	Calhoun	GA	10/07/2011	
33061	L	FNA Check Cashing LLC	FNA Check Cashing	Griffin	GA	10/07/2011	
33175	R	Tienda Y Panaderia Delicias, Inc.	Tienda Delicias	Atlanta	GA	10/13/2011	
33176	R	Suhani Enterprises, Inc.	Quick Stop	Thomasville	GA	10/13/2011	
33202	L	Mina Food and Gas LLC	Chevron Food Mart	Loganville	GA	10/20/2011	
33208	R	Rutesha, Inc.	Las Lomas	Bainbridge	GA	10/20/2011	

**LICENSED AND REGISTERED CHECK CASHERS
APPROVED OR REINSTATED DURING THE 4TH QUARTER OF 2011**

LIC#	CODE	NAME	DBA	CITY	ST	ORIGINAL APPROVAL	REINSTATED
33209	R	Sairang, Inc.		Garden City	GA	10/20/2011	
33215	R	Jeet-Jiten, Inc.	Good Neighbor Grocery	Tifton	GA	10/21/2011	
33290	R	Fair Mart, LLC	Fair Mart	Winston	GA	11/04/2011	
33293	R	Shil Nick, Inc.	Dollar Depot	Savannah	GA	11/04/2011	
33305	R	HMV Sales, Inc.	Quick Pantry	Athens	GA	11/08/2011	
33306	R	Guru Kroopa, Inc.	Himm's Grocery	Byromville	GA	11/08/2011	
33308	L	Lodhi 1 Food Mart LLC	Dallas Shell	Dallas	GA	11/09/2011	
33315	L	Brianne Brooks	B & M Check Cashing	Columbus	GA	11/09/2011	
33316	R	Shree Ranchhod Rai, Inc.	OM Food Mart	Folkston	GA	11/10/2011	
33318	R	Nikey LLC	Chevron Food Mart	Jackson	GA	11/14/2011	
33319	R	Second Chance Rehabilitation Services LLC		LaGrange	GA	11/14/2011	
33322	R	BJR Enterprises, Inc.	Olde South Wine & Spirits	Madison	GA	11/15/2011	
33348	R	Jay Maledi Ma, Inc.	Granny's Country Store	Thomasville	GA	11/17/2011	
33349	R	Jay Madi, Inc.	L&G Foodmart #1	Thomasville	GA	11/17/2011	
33364	R	Mass Partners, LLC	On the Go Texaco	Statham	GA	11/18/2011	
33368	L	Mehreen Nawar, LLC	Affordable Check Cashing	Atlanta	GA	11/22/2011	
33476	L	Chong Hui Mok	Jason's Mini Mart	Fort Valley	GA	12/09/2011	
33378	R	Garden City Snack N Go, Inc.	Amit Food Mart #4	Garden City	GA	12/12/2011	
33480	R	Rajnick, Inc.	Super Mart Spirits	Fitzgerald	GA	12/12/2011	
33462	R	Juan Rodriguez	Tienda Centro America	Carrollton	GA	12/13/2011	
33521	R	Carniceria Del Valle LLC	Carniceria Del Valle	Newnan	GA	12/15/2011	
33498	R	Maria J. Cervantes	Taxi Veloz	Dalton	GA	12/16/2011	
33523	L	Blessings FYI, LLC	Red Carpet Package Store	Atlanta	GA	12/16/2011	
33524	L	Yogi 11, Inc.	Exxon Food Mart	Sandy Springs	GA	12/16/2011	
33541	R	Clemente Garcia	Costa De Jalisco #2	Athens	GA	12/20/2011	
33546	R	Elite C Store, Inc.	Walnut Chevron	Walnut Grove	GA	12/22/2011	
33547	R	Miguel A. Silva	Frontera Income Tax	Dalton	GA	12/27/2011	
33548	R	Ciera Knox	CeCe's Business Services	Atlanta	GA	12/27/2011	

TOTAL: 45

MSB LICENSE AND REGISTRATION CODES— (In Tables)

Active License/Registration Codes		Inactive License/Registration Codes	
L	Check Cashier Licensee	LD	Check Cashier Licensee
R	Check Cashier Registrant	RD	Check Cashier Registrant
S	Seller of Checks/Money Orders Licensee	SD	Seller of Checks/Money Orders Licensee
M	Money Transmitter Licensee	MD	Money Transmitter Licensee

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED DURING THE 4TH QUARTER OF 2011**

LIC#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
11737	LD	Shorty's Quik Stop #10	EASTMAN	GA	10/01/2011	09/30/2011
12801	RD	Family Food Store	MACON	GA	10/01/2011	09/30/2011
15399	LD	ABC Package	CONYERS	GA	10/01/2011	09/30/2011
18745	LD	Citizen Mart	ATLANTA	GA	10/01/2011	09/30/2011
19285	RD	Randall's Beverage Center, Inc.	PORT WENTWORTH	GA	10/01/2011	09/30/2011
19294	LD	Hal's Package Store	DECATUR	GA	10/01/2011	09/30/2011
19991	LD	EZ Check Cashing	GAINESVILLE	GA	10/01/2011	09/30/2011
20560	RD	Harvard Wine & Beverage Store	MARTINEZ	GA	10/01/2011	09/30/2011
20860	RD	Dallas Shell	DALLAS	GA	10/01/2011	09/30/2011
20911	RD	Citgo Food Mart	FAIRBURN	GA	10/01/2011	09/30/2011
20944	RD	Toco Giant Package	ATLANTA	GA	10/01/2011	09/30/2011
20984	RD	Ace Package Store	HAPEVILLE	GA	10/01/2011	09/30/2011
21416	RD	R & R Beer & Tobacco	CALHOUN	GA	10/01/2011	09/30/2011
21527	RD	Chicago Supermarket	DORAVILLE	GA	10/01/2011	09/30/2011
21667	RD	Hispanic Friends Services, Inc.	ROSWELL	GA	10/01/2011	09/30/2011
21717	LD	AutoPro Title Pawn	CARTERSVILLE	GA	10/01/2011	09/30/2011
21917	LD	Busy Bee Grocery	ATLANTA	GA	10/01/2011	09/30/2011
21997	LD	Burkhalter IGA	GLENNVILLE	GA	10/01/2011	09/30/2011
22103	LD	Davis Income Tax & Accounting Service	MILLEDGEVILLE	GA	10/01/2011	09/30/2011
22162	LD	Moreland Package Store	ATLANTA	GA	10/01/2011	09/30/2011
22165	LD	Big H Quick Mart	LAWRENCEVILLE	GA	10/01/2011	09/30/2011
22210	RD	Buford Shell	ATLANTA	GA	10/01/2011	09/30/2011
22252	RD	Houston Spirits & Tobacco	MACON	GA	10/01/2011	09/30/2011
22612	LD	Checks-4-Less	AUGUSTA	GA	10/01/2011	09/30/2011
22663	LD	Fast Stop	WARNER ROBINS	GA	10/01/2011	09/30/2011
22782	LD	Dos Amigos Grocery	SUGAR HILL	GA	10/01/2011	09/30/2011
22898	RD	Minit Mart	DECATUR	GA	10/01/2011	09/30/2011
22934	LD	Mr. Payroll	GAINESVILLE	GA	10/01/2011	09/30/2011
22996	LD	Sunnyshine 7 Enterprise LLC	ROSWELL	GA	10/01/2011	09/30/2011
23302	LD	Murray Hill Sand, Inc.	ELLABELL	GA	10/01/2011	09/30/2011
23350	RD	AMI Investments, LLC	DECATUR	GA	10/01/2011	09/30/2011
23452	LD	Save Way 1, Inc.	LITHIA SPRINGS	GA	10/01/2011	09/30/2011
23454	RD	Pelham Enterprises/Village Pantry	PELHAM	GA	10/01/2011	09/30/2011
23485	RD	H & S Business Inc.	KENNESAW	GA	10/01/2011	09/30/2011
23534	LD	Javier's Check Cashier	GAINESVILLE	GA	10/01/2011	09/30/2011
23615	RD	341 Quick Stop	HAZLEHURST	GA	10/01/2011	09/30/2011
23623	RD	Quick Stop	AMERICUS	GA	10/01/2011	09/30/2011
23625	LD	Texaco Food Mart	SUWANEE	GA	10/01/2011	09/30/2011
23684	LD	Mera Enterprise, Inc.	DECATUR	GA	10/01/2011	09/30/2011
23706	RD	Quality Pawn & Sales	MILLEDGEVILLE	GA	10/01/2011	09/30/2011
23716	RD	Azkar, Inc.	NORCROSS	GA	10/01/2011	09/30/2011

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED DURING THE 4TH QUARTER OF 2011**

LIC#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
23719	LD	Danneman's Supermarket, Inc.	ATLANTA	GA	10/01/2011	09/30/2011
23837	RD	Gwinnett Business Inc	AUBURN	GA	10/01/2011	09/30/2011
23840	RD	P Khushi, LLC/ Mac's Milk	HAZLEHURST	GA	10/01/2011	09/30/2011
23861	LD	Insurance Unlimited, Inc.	TIFTON	GA	10/01/2011	09/30/2011
23936	RD	Conner Ventures	SOPERTON	GA	10/01/2011	09/30/2011
23950	RD	Quick Stop	LAWRENCEVILLE	GA	10/01/2011	09/30/2011
23953	LD	Smart Group USA, Inc.	ROSWELL	GA	10/01/2011	09/30/2011
23963	RD	Rabbittown Package Warehouse	GAINESVILLE	GA	10/01/2011	09/30/2011
23972	LD	Moreno & Associates Group, INC.	ATLANTA	GA	10/01/2011	09/30/2011
23980	LD	Portal Financial Services, Inc.	PORTAL	GA	10/01/2011	09/30/2011
24123	RD	RAZN LLC	COMMERCE	GA	10/01/2011	09/30/2011
24127	RD	Hilario Salaises	CHATSWORTH	GA	10/01/2011	09/30/2011
24174	LD	Midway Tax Service, Inc.	LILBURN	GA	10/01/2011	09/30/2011
24189	RD	Shell Food Mart	DOUGLASVILLE	GA	10/01/2011	09/30/2011
24257	RD	USA Group of Investment, Inc.	CANTON	GA	10/01/2011	09/30/2011
24293	RD	El Sabino Grocery & Meat Market	TIFTON	GA	10/01/2011	09/30/2011
24294	RD	Alfonso's Income Tax Service	GAINESVILLE	GA	10/01/2011	09/30/2011
29120	RD	Bhalvani Enterprises, Inc.	BUFORD	GA	10/01/2011	09/30/2011
29436	LD	Pramukh Swami, Inc.	SNELLVILLE	GA	10/01/2011	09/30/2011
29548	RD	Satnam, Inc.	Cartersville	GA	10/01/2011	09/30/2011
29570	LD	Pony Express Market	LaGrange	GA	10/01/2011	09/30/2011
29571	RD	MAQ Inc	Decatur	GA	10/01/2011	09/30/2011
29575	LD	M Jop Enterprises, Inc.	Dalton	GA	10/01/2011	09/30/2011
29652	RD	Latino Mix Services	Newnan	GA	10/01/2011	09/30/2011
29653	RD	Jay Ram, LLC	Savannah	GA	10/01/2011	09/30/2011
29705	RD	McTeer Food & Fuel #1	Millen	GA	10/01/2011	09/30/2011
29736	LD	APJ Associates, LLC	Covington	GA	10/01/2011	09/30/2011
29828	LD	Patiala Food Mart, Inc.	Duluth	GA	10/01/2011	09/30/2011
29858	LD	Maya Investments, Inc.	Atlanta	GA	10/01/2011	09/30/2011
29930	LD	Community Lending & Finance Company LLC	Demorest	GA	10/01/2011	09/30/2011
30087	RD	Taqueria Altamirano	Tifton	GA	10/01/2011	09/30/2011
30100	LD	Honey Creek Check Cashing & Wireless	Conyers	GA	10/01/2011	09/30/2011
30273	RD	Frances M. Gonzalez	Garden City	GA	10/01/2011	09/30/2011
30386	LD	Yogi Om, Inc.	Dublin	GA	10/01/2011	09/30/2011
30398	RD	G.T. Point	Tifton	GA	10/01/2011	09/30/2011
30442	LD	Dalomais Inc.	Duluth	GA	10/01/2011	09/30/2011
30489	RD	GA 1 Exteriors LLC	Douglasville	GA	10/01/2011	09/30/2011
30490	RD	Bornaly, Inc.	Duluth	GA	10/01/2011	09/30/2011
30607	RD	Anjale Enterprises, Inc.	Albany	GA	10/01/2011	09/30/2011
30665	LD	Community Express Food Mart, LLC	Forest Park	GA	10/01/2011	09/30/2011
30882	RD	Fair Street Supermarket	Atlanta	GA	10/01/2011	09/30/2011

**LICENSED AND REGISTERED CHECK CASHERS
CLOSED DURING THE 4TH QUARTER OF 2011**

LIC#	CODE	NAME	CITY	ST	CLOSED	EXPIRED
30947	LD	Miraecomm 3, Inc.	Monroe	GA	10/01/2011	09/30/2011
31026	RD	Nita's Food Store	Tifton	GA	10/01/2011	09/30/2011
31027	LD	Handee Mart	Carrollton	GA	10/01/2011	09/30/2011
31029	RD	De-Boss USA, LLC	Atlanta	GA	10/01/2011	09/30/2011
31031	RD	Sukham, Inc.	Rome	GA	10/01/2011	09/30/2011
31131	RD	Anaf, LLC	Macon	GA	10/01/2011	09/30/2011
31142	RD	Shankar, LLC	Hephzibah	GA	10/01/2011	09/30/2011
31231	RD	RSDP Hospitality, LLC	Douglasville	GA	10/01/2011	09/30/2011
31489	LD	Layfield & Sons, LLC	Americus	GA	10/01/2011	09/30/2011
31492	RD	Ambica USA, Inc.	McDonough	GA	10/01/2011	09/30/2011
31507	RD	Tienda Latina, Inc.	Cairo	GA	10/01/2011	09/30/2011
31786	RD	Bennie E. McCoy	East Dublin	GA	10/01/2011	09/30/2011
31924	LD	Golden Pond USA, Inc.	Duluth	GA	10/01/2011	09/30/2011
31953	LD	Dalla Check Cashing	Smyrna	GA	10/01/2011	09/30/2011
31965	LD	Statue Investments	Lawrenceville	GA	10/01/2011	09/30/2011
32084	LD	Cash City, Inc.	Vidalia	GA	10/01/2011	09/30/2011
22348	LD	SASA Group, Inc.	LAWRENCEVILLE	GA	10/01/2011	09/30/2011
22133	LD	L. J. Investments	GRIFFIN	GA	10/07/2011	
23946	RD	Halls Bridge Food Mart	JACKSON	GA	11/14/2011	
30813	RD	Olde South Wine and Spirits	Madison	GA	11/14/2011	

TOTAL: 102

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
APPROVED DURING THE 4TH QUARTER OF 2011**

LIC#	CODE	NAME	DBA	CITY	ST	ORIGINAL APPROVAL
32968	M	Prabhu Group Inc.	Prabhu Money Transfer	Jackson Heights	NY	11/09/2011
33029	S	InteliSpend Prepaid Solutions, LLC		Fenton	MO	10/21/2011
33292	M	Century Union Services, LLC	Century Union	Lowell	MA	11/14/2011
33365	M	Smart Plus USA LLC		Minneapolis	MN	12/21/2011

TOTAL: 4

**LICENSED CHECK SELLERS AND MONEY TRANSMITTERS
EXPIRED OR SURRENDERED DURING THE 4TH QUARTER OF 2011**

LIC#	CODE	NAME	DBA	CITY	ST	EXPIRED	SURRENDERED
23217	MD	Banrural Corporation		WASHINGTON	DC		10/24/2011
18905	MD	Ficohsa Express Georgia LLC	Ficohsa Express	DORAL	FL	12/31/2011	
21539	MD	Gradual Remittance, Inc.	Star Money Transfers	MIAMI	FL	12/31/2011	
23795	MD	Gilbert M. Lawson	Money Wire Express	CARTERSVILLE	GA	12/31/2011	
24279	MD	Taberna Money Transfer, LLC		LAWRENCEVILLE	GA	12/31/2011	

TOTAL: 5

Department Contact Information

NAME	E-MAIL ADDRESS	PHONE#
Teresa Koeppel, Administrative Examiner (Check Sellers/Money Transmitters)	tkoeppel@dbf.state.ga.us	(770) 986-1639
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Corresponding with the Department



When corresponding with the Department, e-mail communication is preferred. Providing written details in the e-mail regarding any questions or concerns you may have allows the Department to forward the request to the appropriate person who handles that area, and if sufficient details are included in the request, that person can then more efficiently provide you with an answer. The main Division e-mail address is msb@dbf.state.ga.us.

Since the Department's main method of communicating with licensees/registrants is via e-mail, it is very important that you supply the Department with a valid e-mail address and that you keep us informed if your e-mail address changes. Please be sure that your e-mail account does not divert Department e-mail to your spam or junk folder.

**Georgia Department of
Banking and Finance**

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We're on the Web!
dbf.georgia.gov

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our MISSION is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our VISION is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

Our Motto is: "Safeguarding Georgia's Financial Services"

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